

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SANDRA SUE CLARK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-21470 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/18/2016 and confirmed on 5/31/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		212,108.86
Less Refunds to Debtor	16,557.19	
TOTAL AMOUNT OF PLAN FUND	195,551.67	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,337.75	
Trustee Fee	7,015.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	11,353.55	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	9,548.46	9,548.46	499.69	10,048.15
	Acct: 0764				
	PNC BANK NA	139.40	139.40	0.00	139.40
	Acct: 0764				
					10,187.55
Priority					
	DAI ROSENBLUM ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SANDRA SUE CLARK	0.00	0.00	0.00	0.00
	Acct:				
	SANDRA SUE CLARK	16,557.19	16,557.19	0.00	0.00
	Acct:				
	DAI ROSENBLUM ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	DAI ROSENBLUM ESQ	1,337.75	1,337.75	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX1-16				
	INTERNAL REVENUE SERVICE*	93,897.00	93,897.00	0.00	93,897.00
	Acct: 0836				
	PA DEPARTMENT OF REVENUE*	5,290.27	5,290.27	0.00	5,290.27
	Acct: 1080				
	PNC BANK NA	6,641.20	6,641.20	0.00	6,641.20
	Acct: 0764				
					105,828.47

Unsecured				
	KRISTINA DULASHAW	14,000.00	14,000.00	0.00
	Acct:			
	SAXONBURG AGWAY	11,738.90	11,738.90	0.00
	Acct:			
	BARRY GRESH	5,408.00	5,408.00	0.00
	Acct: NONE			
	CAPITAL ONE BANK NA**	996.44	996.44	0.00
	Acct: 6442			
	CHASE(*)	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4679				
	CITIZENS BANK (CARD SVCS)*	0.00	0.00	0.00	0.00
	Acct: 4595				
	DAVE CEDZO	0.00	0.00	0.00	0.00
	Acct:				
	JIM REIMER	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN MONREAN	0.00	0.00	0.00	0.00
	Acct:				
	KASSIE REICHARD	26,400.00	26,400.00	0.00	26,400.00
	Acct:				
	CAPITAL ONE NA**	134.67	134.67	0.00	134.67
	Acct: 1663				
	MARY DEILIMAN	0.00	0.00	0.00	0.00
	Acct:				
	PAUL T PILLART	890.00	890.00	0.00	890.00
	Acct: 0635				
	RACHEL ACKEN	1,308.00	1,308.00	0.00	1,308.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, L	2,590.22	2,590.22	0.00	2,590.22
	Acct: 2703				
	QUANTUM3 GROUP LLC AGNT - COMENI	4,715.87	4,715.87	0.00	4,715.87
	Acct: 5042				
	DANIEL J BIRSCIC ESQ	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE	0.00	0.00	0.00	0.00
	Acct:				
					68,182.10
TOTAL PAID TO CREDITORS					
					184,198.12
TOTAL					
CLAIMED	105,828.47				
PRIORITY	9,687.86				
SECURED	68,182.10				

Date: 10/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdpa.com

IN RE:

SANDRA SUE CLARK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:16-21470 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Sandra Sue Clark
Debtor

Case No. 16-21470-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
Form ID: pdf900

Page 1 of 2
Total Noticed: 27

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Sandra Sue Clark, 2250 Moody Ridge Road, Vincent, OH 45784-5185
r +Michelle Miller, Howard Hanna Real Estate, 451 Hyde Park Blvd., Leechburg, PA 15656-9417
14215347 +Agway, 145 N. Butler Street, Saxonburg, PA 16056-9545
14215348 +Barry Gresh, P.O. Box 427, Revloc, PA 15948-0427
14272571 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14215350 Chase, P.O. Box 15123, Wilmington, DE 19886-5123
14215351 +Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010
14215352 Citizens Bank of Pennsylvania, c/o Daniel J. Birsic, Esq., One Gateway Center, Ninth Floor, Pittsburgh, PA 15222
14215353 +Dave Cedzo, 177 Brose Road, Cabot, PA 16023-9746
14215356 +Jim Reimer, 134 Winfield Road, Sarver, PA 16055-8507
14215357 +Justin Monrean, 2526 Pumptown Road, Fairmount City, PA 16224-3306
14215358 +Kassie Reichard, 1241 Martin Road, Kittanning, PA 16201-9031
14215360 +Kristina Dulashaw, 284 Fairview Lane, Derry, PA 15627-3610
14215361 +Mary Deliman, 1680 Banning Drive, Dawson, PA 15428-1024
14278482 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14215363 +Paul Pillart, 115 Bessemer Street, Tarentum, PA 15084-8549
14215365 +Rachel Acken, 260 McGrady Hill Road, Butler, PA 16002-9304
14231254 +Saxonburg Agway, 145 N. Butler Street, Saxonburg, PA 16056-9545
14215366 Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
14215367 +Sportsmen Guide Card, P.O. Box 659569, San Antonio, TX 78265-9569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14215349 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2019 03:15:41 Capital One Bank,
P.O. Box 5155, Norcross, GA 30091
14240118 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2019 03:14:49
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14215354 E-mail/Text: cio.bncmail@irs.gov Oct 25 2019 03:07:52 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14215359 E-mail/Text: bncnotices@becket-lee.com Oct 25 2019 03:07:48 Kohls, P.O. Box 2983,
Milwaukee, WI 53201-2983
14215362 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2019 03:08:11 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
14278193 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2019 03:15:46
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14243439 E-mail/Text: bnc-quantum@quantum3group.com Oct 25 2019 03:08:05
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Mortgage, A Division of PNC Bank, National Ass
14215364 PNC Mortgage, PO Box 6534, NY 11083-1000
aty* +Kristina Dulashaw, 284 Fairview Lane, Derry, PA 15627-3610
14215355* +Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue,
Pittsburgh, PA 15222-4107

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: agro
Form ID: pdf900

Page 2 of 2
Total Noticed: 27

Date Rcvd: Oct 24, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Dai Rosenblum on behalf of Plaintiff Sandra Sue Clark Jody@dairosenblumbankruptcy.com, pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Debtor Sandra Sue Clark Jody@dairosenblumbankruptcy.com, pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National Association bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National Association bkgroup@kmllawgroup.com
Matthew R. Schimizzi on behalf of Attorney Kristina Dulashaw mrs@schimizzilaw.com, G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com

TOTAL: 7